

INSURANCE

Medical Insurance – Medicare, United Health Care, Blue Cross, Aetna, Cigna, etc.

We bill medical insurance when you present a medical related complaint such as: itch, burn, dryness, redness, eye pain, etc. that may or may not require treatment and monitoring. We will also bill your medical insurance carrier for medical diagnosis/findings such as [Diabetes](#), [Glaucoma](#), [Cataracts](#), [Floaters](#), [Macular Degeneration](#), etc.

- **HMO Policies:** If an authorization/referral for your visit cannot be obtained, you will be billed for the services rendered.
- **If you present with both a vision complaint and a medical complaint, we will bill to the appropriate insurance as indicated in your insurance by-laws.**

Medicare and Medicare Advantage Plans

We are Medicare participating providers; therefore, we will bill Medicare directly. However, as with any insurance carrier, you will be responsible at the time of services for payment of:

- The annual deductible: **\$240.00**
- Co-payments/Coinsurance: **20%** of allowable procedures if deductible not met.
- Charges for non-covered services: Example: **\$45.00 Refraction fee** (may not be covered by Medicare supplement plan and/or vision discount plan).
- Refraction is required to determine your best corrected vision. We will conduct refraction whether you wear glasses or

^{not} You will also be asked to sign an Advanced Beneficiary Notice (ABN) form in the event a service is provided, which we know is not covered by Medicare or your supplemental insurance.

Vision/Routine Insurance – VSP, Superior, Eyemed, Spectera, etc.

These discount plans are billed for routine eye exams, glasses or contacts lenses. They do not cover medical related complaints or conditions.

Optomap Retinal Digital Photos – Medical and Routine Imaging

Medical Findings will be billed to your medical insurance. Routine imaging will be discounted to \$25.00 unless covered by your vision plan.

- A view of the retina, giving Dr. Wright a more detailed view in lieu of dilation in most cases.
- A permanent record for your file, which allows Dr. Wright to view your images each year to look for changes.

Please Initial: _____ Date: _____